

## Members of Sarigöl Chamber of Agriculture meet the advantages of Producer Card...

Sarigöl Chamber of Agriculture members will now enjoy the advantages of Producer Card within the scope of the protocol signed between DenizBank, which has provided Turkish agricultural sector with many innovations, and the Union of Turkish Chambers of Agriculture Sarigöl Branch.

Occupying a different place among private banks thanks to its activities focused on the development of agricultural sector along with the innovative products it offers to the sector, DenizBank keeps spending efforts to support the modernization of Turkish agriculture and increase productivity in agricultural production and our farmers' competitive power in the global arena.

Within this framework, DenizBank, which signed a cooperation protocol with the Union of Turkish Chambers of Agriculture Sarigöl Branch on 22 January 2009, will allocate Producer Cards to the members of Sarigöl Chamber of Agriculture, enabling farmers in the region to enjoy all financial services offered by the bank. Within the scope of this cooperation, farmers who are members of Sarigöl Chamber of Agriculture will have the chance to meet all their agricultural needs by shopping in merchants using the Producer Card.

DenizBank West Anatolia Regional Manager Hasan Özer Orhan, DenizBank Sarigöl Branch Manager Erdem Karacaoğlu and Head of Sarigöl Chamber of Agriculture Ali Kaya participated in the signing ceremony of the protocol signed between DenizBank Sarigöl branch and Sarigöl Chamber of Agriculture on 22 January 2009.

DenizBank West Anatolia Regional Manager Hasan Özer Orhan made the following remarks regarding the agreement: "DenizBank is aware of the contribution of agriculture to domestic economy and always stands beside agricultural producers. Thanks to this protocol, farmers who are members of Sarigöl Chamber of Agriculture will make use of all our activities that we launched with the Agricultural Festival and all new products and services that we have been providing in order to increase the productivity of Turkish Agricultural sector, improve and strengthen the sector."

### DenizBank's Contribution to the Agricultural Sector

Providing Turkish agriculture with not only financial support, but also consultancy services aiming at informing and raising awareness among farmers and being the first and only bank to employ Agricultural Engineers to provide tailored services to farmers, DenizBank launched DenizBank Agricultural Festival between 15 May- 30 August 2008, the first and biggest organization aimed for agricultural producers.

### About the Producer Card

DenizBank offers new products and services for increasing productivity in Turkish agricultural sector, and for the development and reinforcement of the sector. Producer Card, which is one of those products offering many facilities and exclusively designed for farmers, provides the opportunity of payment in installments and at harvest under favorable credit conditions. The most important feature of Producer Card which is a first in the world in terms of its facilities and services is that repayment is realized once a year and this repayment schedule is determined wholly according to harvest time...

### Advantages offered by "Producer Card" ...

Producer Card, which offers the opportunity of payment at harvest for more than 100 products, also provides practical financial solutions tailored for agricultural and individual needs of farmers. Easily allocated DenizBank agricultural SME loan is presented to our farmers through the Producer Card, which is a ground-breaking implementation in Turkey.

Farmers can use their Producer Cards by *shopping* in merchants or *withdrawing cash from ATMs* for their following needs:

- Diesel oil,
- Fertilizers
- Agricultural chemicals,
- Agricultural mechanization,
- Agricultural machines,
- Spare parts or other requirements.

### Opportunities the Producer Card offers to Farmers...

- Repayment can be realized at harvest time, which is in fact the case for all our agricultural loans.
- Utilization is possible when needed.
- The risk of having cash money on is eliminated.
- Early payment opportunity is offered.
- Discounts and other shopping opportunities of the Producer Card are provided in merchants.